

STATE FARM MUTUAL AUTOMOBILE INS CO - NAIC 25178**LTC Individual - Comprehensive - Tax Qualified**

Policy Form: 97058CA.2

This policy is for Individual Comprehensive long term care insurance. The policy is classified as Tax Qualified.

Maximum Policy Benefit Amounts = In year(s).

1Yr	2Yrs	3Yrs	4Yrs	5Yrs	6Yrs	7Yrs	Lifetime	Other	Company Notes
	YES	YES		YES				YES	Notes: 10 Year also available.

Nursing Home Daily Benefit Amounts - There is a minimum and maximum amount offered in dollar increments.

Minimum	Maximum	Increment	Day	Week	Month	Other	Company Notes
\$75	\$400	\$25	YES				Notes: None reported by company.

Residential Care Facility Daily Benefit Amounts - Represents the percentage of the Nursing Home Daily Benefit Amount.

100%	90%	80%	75%	70%	Other	Company Notes
YES						Notes: None reported by company.

Home Care Benefit Amounts - Represents the percentage of Home Care Benefit Amount.

100%	90%	80%	75%	70%	60%	50%	NONE	OTHER	Company Notes
YES									Notes: None reported by company.

Elimination Period = In days.

0	20	30	60	90	100	CALENDAR	SERVICE	OTHER	Company Notes
		YES		YES			YES	YES	Notes: 180 Day also available.

Inflation Protection

5% Compound	5% Simple	Guaranteed Purchase Option	Other	Company Notes
YES	YES			Explain methodology here: None reported by the company.

Waiver of Premium

Premiums are waived after 90 days of Qualified LTC Services. The days do not have to be consecutive but they can not be separated by more than 15 consecutive days.

STATE FARM MUTUAL AUTOMOBILE INS CO - NAIC 25178**Long Term Care Insurance Rates**

Policy Form: 97058CA.2

LTC Individual - Comprehensive - Tax Qualified

30 Day Elimination Period (*Note: 20/30)**30 Day Elimination Period (*Note: 90/100)**

ISSUE AGE	3 YEAR MAXIMUM POLICY BENEFIT - NO INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - WITH INFLATION PROTECTION	LIFETIME BENEFIT - NO INFLATION PROTECTION	LIFETIME BENEFIT - WITH INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - NO INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - WITH INFLATION PROTECTION	LIFETIME BENEFIT - NO INFLATION PROTECTION	LIFETIME BENEFIT - WITH INFLATION PROTECTION
50	\$0	\$3,432	\$0	\$0	\$580	\$2,875	\$0	\$0
55	\$0	\$3,668	\$0	\$0	\$759	\$3,079	\$0	\$0
60	\$0	\$3,981	\$0	\$0	\$1,001	\$3,347	\$0	\$0
65	\$0	\$4,584	\$0	\$0	\$1,411	\$3,852	\$0	\$0
70	\$0	\$5,750	\$0	\$0	\$2,136	\$4,815	\$0	\$0
75	\$0	\$7,462	\$0	\$0	\$3,476	\$6,242	\$0	\$0
80	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Customer Service Telephone Number:

Contact local State Farm Agent

* Note: Company reported rates with a 30 Day Elimination Period, but have different Elimination Period Types.

1. Elimination Type 20/30 means the Elimination Period can be between 20 -30 days.
2. Elimination Type 90/100 means the Elimination Period can be between 90-100 days.

Please contact the company for more information regarding the long term care insurance rates.